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**United States Bankruptcy Court** 

	North	ern Dis	trict of	Illinois	s Weste	ern Div	vision			voluntary Petition	
	110111	10111 D13					7131011				
Name of Debtor (if	Name of Debtor (if individual, enter Last, First, Middle):						Name of Joint Debtor (Spouse) (Last, First, Middle)				
	Mur	phy, Di	anna L	_ynne							
All Other Names used by the Debtor in the last 8 years (include married, maiden and trade names):						All Other Names used by the Joint Debtor in the last 8 years (include married, maiden and trade names):					
ast four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN if more than one, state all) * ***-**-1132						Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) *					
Street Address of I	Debtor (No. 8	& Street, City, ar	nd State):			Street	Address of Joint	Debtor (No. & S	treet, City, and	State):	
11783 Ger	nesee S	t.									
Rockton II	L				61072						
County of Residen	nce or of the F	Principal Place o	of Business:			County	of Residence or	of the Principal	Place of Busine	ess:	
		WINNE	BAGC	)							
Mailing Address of	f Debtor (if dif	fferent from stre	et address)			Mailing	Address of Join	t Debtor (if differ	rent from street a	address):	
Location of Princip	al Assets of I	Business Debto	r (if different f	rom street add	ress above):	•					
Corporation  Partnersh  Other (If of above entity)	tor (Form of Check one box) (includes Joi it D on page 2 co on (includes lip it debtor is not citities, check t type of entity	int Debtors) of this form  LLC & LLP)  one of the his box y below.)	Single define Railro Railro Comr Clear Other	broker modity Broker ing Bank	Entity plicable.)	C C C C C C C C C C C C C C C C C C C	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 12 Chapter 13  Nature of Debts (Check one Box)  Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."  Chapter 11 Debtors				
Filing Fee (Check one box)  Filing Fee attached  Filing Fee to be paid in installments (applicable in individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  Filing Fee wavier requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					Check i	Check if:  Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affliates) are less than \$2,190,000.  Check all applicable boxes:  A plan is being filed with this petition.  Acceptances of the plan were solicited prepetition from one of more classes					
Statistical/Administrative Information  ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses funds available for distribution to unsecured creditors.					nses paid, the	ere will be no			This space is for court use only		
Estimated Number o											
1- 49	50- 99	100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001 25,000	25,001 50,000	50,001 100,000	Over 100,000		
\$0 to \$50,000	\$50,001to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion		
\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1billion	More than \$1 billion		

**Voluntary Petition** 

B1 (Official Form	n 1) (1/08) Document	Page 2 of 40	
	Voluntary Petition	Name of Debtor(s)	
	This page must be completed and filed in every case)	Murphy,	Dianna Lynne
	All Prior Bankruptcy Case Filed Within Last 8	Years (if more than two, attach additional sheet	t)
Location Where File	ed:	Case Number:	Date Filed:
None			
None			
Name of Dobtor	Pending Bankruptcy Case Filed by any Spouse, Partner, or A	·	additional sheet)  Date Filed:
Name of Debtor:  None	!	Case Number:	Date Filed:
District:		Relationship:	Judge:
		<u></u>	
	Exhibit A	Exh	ibit B
(To be comp	pleted if debtor is required to file periodic reports (e.g.,	(To be completed if debtor is an individua	al whose debts are primarily consumer debts.)
	nd 10Q) with the Securities and Exchange Commission	I, the attorney for the petitioner named in the for have informed the petitioner that [he or she] may	
	Section 13 or 15 (d) of the Securities Exchange Act of	or 13 of title 11, United States Code, and have	explained the relief available under
1934 and is re	equesting relief under chapter 11.)	each such chapter. I further certify that I have required by 11 USC § 342(b).	delivered to the debtor the notice
☐ Exhibit	A is attached and made a part of this petition.	/s/ Jason	K. Nielson
		Jason K. Nielson	Dated: 01/13/2010
	Exh	ibit C	
Doe	es the debtor own or have possession of any property that poses or is allege	ed to pose a threat of imminent and identifiable had	arm to public health or safety?
Yes, ar	nd Exhibit C is attached and made a part of this petition.		
No.			
	Exh	ibit D	
	(To be completed by every individual debtor. If a joint petition is file		arate Exhibit D.)
Exhibit	t D completed and signed by the debtor is attached and made a part of this p	petition.	
	a joint petition:		
L Exhibit	D also completed and signed by the joint debtor is attached and made a particle.	ırt of this petition.	
		ng the Debtor - Venue	
	Debtor has been domiciled or has had a residence, principal pl	,	District for 180 days
	immediately preceding the date of this petition or for a longer p		-
	There is a bankruptcy case concerning debtor's affiliate, gener	ral partner, or partnership pending in this D	istrict.
	Debtor is a debtor in a foreign proceeding and has its principal	I place of business or principal assets in the	e United
	States in this District, or has no principal place of business or a		
	or proceeding [in a federal or state court] in this District, or the relief sought in this District.	interests of the parties will be served in reg	gard to the
	Certification by a Debtor Who Reside	oe as a Tonant of Residential Pro	norty
_	(Check all app	plicable boxes.)	
	Landlord has a judgment against the debtor for possession of following.)	debtor's residence. (If box checked, compl	ete the
	(Name of landlord that obtained judgment)		
	(Address of Landlord)		
	Debtor claims that under applicable nonbankruptcy law, there a permitted to cure the entire monetary default that gave rise to the possession was entered, and		
	Debtor has included in this petition the deposit with the court of	f any rent that would become due during th	ue 30-day
	period after the filing of the petition.  Debtor certifies that he/she has served the Landlord with this c	certification. (11 U.S.C. § 362(1))	

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#### **Voluntary Petition**

This page must be completed and filed in every case)

#### Name of Joint Debtor(s)

#### Murphy, Dianna Lynne

#### **Signatures**

#### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7,11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

#### /s/ Dianna Lynne Murphy

#### **Dianna Lynne Murphy**

Dated: 01/13/2010

#### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

### << Sign & Date on Those Lines

#### Signature of Attorney

/s/ Jason K. Nielson

Signature of Attorney for Debtor(s)

#### Jason K. Nielson

Printed Name of Attorney for Debtor(s)

LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH)

Date: 01/13/2010

\* In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnerhsip)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for fi ling for a debtor or accepting any fee from the debtor, as required in that section.

Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

#### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person or partner whose social security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.



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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy Debtor

Bankruptcy Docket #:

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

		Dianna Lynne Murphy	Here
Dated:	01/13/2010	/s/ Dianna Lynne Murphy	Sign & Date
I certify ur	nder penalty of perjury that th	he information provided above is true and correct.	
does	<ol><li>The United States trustee or bank not apply in this district.</li></ol>	cruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 10	9(h)
	Active military duty in a military of	combat zone.	
partic	- · · · · · · · · · · · · · · · · · · ·	s. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to person, by telephone, or through the Internet.);	
of rea		C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapal vith respect to financial responsibilities.);	ble
by a m	4. I am not required to receive a cred otion for determination by the court.]	dit counseling briefing because of: [Check the applicable statement.] [Must be accompanied	
your b mana the 30	pankruptcy petition and promptly file a gement plan developed through the a 0-day deadline can be granted only fo	ne court, you must still obtain the credit counseling briefing within the first 30 days after you file certificate from the agency that provided the counseling, together with a copy of any debt gency. Failure to fulfill these requirements may result in dismissal of your case. Any extension r cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court in bankruptcy case without first receiving a credit counseling briefing.	n of
•	from the time I made my request, and can file my bankruptcy case now. [Mu	counseling services from an approved agency but was unable to obtain the services during the set of the following exigent circumstances merit a temporary waiver of the credit counseling require ust be accompanied by a motion for determination by the court.] [Summarize exigent circumsta	ment
perfo a co	ed States trustee or bankruptcy admir orming a related budget analysis, but	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by histrator that outlined the opportunties for available credit counseling and assisted me in I do not have a certificate from the agency describing the services provided to me. You must fi scribing the services provided to you and a copy of any debt repayment plan developed throug ir bankruptcy case is filed.	ile
perfo	ed States trustee or bankruptcy admin rrming a related budget analysis, and	filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by istrator that outlined the opportunties for available credit counseling and assisted me in I have a certificate from the agency describing the services provided to me. Attach a copy of the plan developed through the agency.	

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy Debtor

01/13/2010

Dated:

Bankruptcy Docket #:

Sign & Date

Here

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. check one of the five statements below and attach any documents as directed.

l cei	rtify under penalty of perjury that the information provided above is true and correct.
	5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
	Active military duty in a military combat zone.
	Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
	Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
	4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
	If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.
	3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]
	2. Within the 180 days before the filing of my bankruptcy case, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
	United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, C, D, E, F, I and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

	Attached		AMOUNTS SCHEDULED				
Name of Schedule	YES   NO	Pages	Assets	Liabilities	Other		
SCHEDULE A - Real Property	Yes	1	\$-	\$-	\$-		
SCHEDULE B - Personal Property	Yes	3	\$15,250	\$-	\$-		
SCHEDULE C - Property Claimed as Exempt	Yes	1+	\$-	\$-	\$-		
SCHEDULE D - Creditors Holding Secured Claims	Yes	1+	\$-	\$17,817	\$-		
SCHEDULE E - Creditors Holding Unsecured Priority Claims	Yes	2	\$-	\$-	\$-		
SCHEDULE F - Creditors Holding Unsecured Nonpriority Claims	Yes	1+	\$-	\$37,061	\$-		
SCHEDULE G - Executory Contracts and Unexpired Leases	Yes	1	\$-	\$-	\$-		
SCHEDULE H - CoDebtors	Yes	1	\$-	\$-	\$-		
SCHEDULE I - Current Income of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,329		
SCHEDULE J - Current Expenditures of Individual Debtor(s)	Yes	1	\$-	\$-	\$2,309		
TOTALS			\$ 15,250 TOTAL ASSETS	\$ 54,878 TOTAL LIABILITIES			

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Dianna Lynne Murphy / Debtor

Bankruptcy Docket #:

#### STATISTICAL SUMMARY OF CERTAIN LIABILITIES - 28 U.S.C. § 159

If you are an individual debtor whose debts are primarily consumer debts as defined in 101(8) of the Bankruptcy Code (11 U.S.C. 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below
Check this box if you are an individual debtor whose debts are NOT primarily consumer debts and, therefore, a not required to report any information here.

This information is for statistical purposes only under 28 U.S.C § 159 Summarize the following types of liabilities, as reported in the Schedules, and total them

Type of Liability	Amount
Domestic Support Obligations (From Schedule E)	\$ 0
Taxes and Certain Other Debts Owed to governmental Units (From Schedule E)	\$ 0
Claims for Death or Personal Injury While Debtor was Intoxicated (From Schedule E) whether disputed or undisputed)	\$ 0
Student Loan Obligations (From Schedule F)	\$ 0
Domestic Support Separation Agreement and Divorce Decree Obligations Not Reported on (Schedule E).	\$ 0
Obligations to Pension or Profit Sharing and Other Similar Obligations (From Schedule F)	\$ 0
TOTAL	\$ 0
State the following:	

Average Income (from Schedule I, Line 16)	\$ 2,329.42
Average Expenses (from Schedule J, Line 18)	\$ 2,309.00
Current Monthly Income (from Form 22A Line 12; or, Form 22B Line 11; or, Form 22C Line 20)	\$ 2,332.34

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" Column		\$0
4. Total from Schedule F		\$ 37,061.00
5. Total of non-priority unsecured debt (sum of 1,3 and 4)		\$ 37,061.00

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband Wife Joint Or Community	Current Value of Debtors Interest in Property Without Deducting and Secured Claim or Exemption	Amount of Secured Claim
11783 Genessee St. Rockton, IL 61072 - Debtor's primary residence - Debtor shares title with mother, Beverly Engelhardt	Fee Simple	J	\$ 38,500	

**Total Market Value of Real Property** 

(Report also on Summary of Schedules)

\$38,500.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "HWJC." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

#### Do not list interest in executory and unexpired leases on this schedule. List them in Schedule G.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information in this schedule, do not include the name or address of a minor child. Simpy state a "minor child."

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or quardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property  N O N E  Description and Location of Property		H W J C	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or		
01. Cash on Hand	X				
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and oan, and homestead associations or credit unions, brokerage houses, or cooperatives.		checking account with - Associated Bank	Н	\$	350
03. Security Deposits with public utilities, telephone companies, landlords and others.	X				
04. Household goods and furnishings, ncluding audio, video, and computer equipment.		Household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans	н	\$	2,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Books, Compact Discs, Tapes/Records, Family Pictures	н	\$	100
06. Wearing Apparel		Necessary wearing apparel.	н	\$	50
07. Furs and jewelry.		Earrings, watch, costume jewelry	н	\$	250
08. Firearms and sports, photographic, and other hobby equipment.		Hobby and sports equipment	н	\$	100
09. Interests in insurance policies. Name insurance company of each policy and temize surrender or refund value of each.	X				

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

SCHEDULE B - PERSONAL PROPERTY									
N O N E	Description and Location of Property	C M H	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or						
X									
X									
X									
X									
Х									
X									
X									
X									
X									
X									
	2009 Tay Refund		\$ 500						
X	2003 Tax Netuna	П	V 000						
Х									
Х									
x									
	X X X X X X X X	Description and Location of Property  X  X  X  X  X  X  X  X  X  X  X  X  X	Description and Location of Property  E  Description and Location of Property  C  X  X  X  X  X  X  X  X  X  X  X  X						

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

	SCHEDULE B - PERSONAL PROPERTY							
Type of Property		N O N Description and Location of Property		Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or				
25. Autos, Truck, Trailers and other vehicles and accessories.		US BANK - 2008 Jeep Compass with over 47,000 miles	Н	\$ 11,800				
26. Boats, motors and accessories.	Х							
27. Aircraft and accessories.	X							
28. Office equipment, furnishings, and supplies.	X							
29. Machinery, fixtures, equipment, and supplie used in business.	Х							
30. Inventory	х							
31. Animals		Family Pets/Animals. Miniature Horse - Debtor's stables horse on a friend's property	Н	\$ 100				
32. Crops-Growing or Harvested. Give particulars.	Х							
33. Farming equipment and implements.	х							
34. Farm supplies, chemicals, and feed.	X							
35. Other personal property of any kind not already listed. Itemize.	X							
		Total (Report also on Summary of Schedules)		\$15,250				

# Document Page 12 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Dianna Lynne Murphy, Debtor

SCHEDULE C - PROPERTY CLAIMED EXEMPT							
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor claims a homestead exemption that exceeds \$136,875						

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption
00. Real Property			
11783 Genessee St. Rockton, IL 61072 - Debtor's primary residence - Debtor shares title with mother, Beverly Engelhardt	735 ILCS 5/12-901	\$ 15,000	\$ 38,500
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations or credit unions, brokerage houses, or cooperatives.			
checking account with - Associated Bank	735 ILCS 5/12-1001(b)	\$ 350	\$ 350
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, DVD player, TV stand, stereo, sofa, vacuum, table, chairs, lamps, bedroom sets, washer/dryer, stove, refrigerator, microwave, dishes/flatware, pots/pans	735 ILCS 5/12-1001(b)	\$ 2,000	\$ 2,000
05. Books, pictures and other art objects, antiques, stamp, coin,			
record, tape, compact disc, and other collections or collectibles.  Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 100	\$ 100
06. Wearing Apparel			
Necessary wearing apparel.	735 ILCS 5/12-1001(a),(e)	\$ 50	\$ 50
07. Furs and jewelry.			
Earrings, watch, costume jewelry	735 ILCS 5/12-1001(a),(e)	\$ 250	\$ 250
08. Firearms and sports, photographic, and other hobby equipment.			
Hobby and sports equipment	735 ILCS 5/12-1001(b)	\$ 100	\$ 100
20. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.  2009 Tax Refund	735 ILCS 5/12-1001(b)	\$ 500	\$ 500
25. Autos, Truck, Trailers and other vehicles and accessories.			

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# Document Page 13 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Dianna Lynne Murphy, Debtor

SCHEDULE C - PROPERTY CLAIMED EXEMPT						
Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. § 522(b)(2)  11 U.S.C. § 522(b)(3)	Check if debtor cla that exceeds \$136		d exemption			
Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property without Deducting Exemption			
US BANK - 2008 Jeep Compass with over 47,000 miles	735 ILCS 5/12-1001(c)	\$ 2,400	\$ 11,800			
31. Animals Family Pets/Animals. Miniature Horse - Debtor's stables	735 ILCS 5/12-1001(b)	\$ 100	\$ 100			
horse on a friend's property	, ,		, 111			

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule D.

	Creditor's Name and Mailing Address Including Zip and Account Number (See Instructions Above)	Codebtor	C A A H	* Date Claim was Incured  * Nature of Lien  *Value of Property Subject to Lien  *Description of Property	Contingent	Unliquidated	Disputed	Amount of Claim Without Deducting Value of	Unsecured Portion, If Any
1	US BANK Attn: Bankruptcy Dept. Po Box 5227 Cincinnati OH 45201 Acct No.: 512029171		Н	Dates: 5/31/2008  Nature of Lien: Lien on Vehicle - PMSI  Market Value: \$ 11,800  Intention: Reaffirm 524 (c)  *Description: US BANK - 2008 Jeep  Compass with over 47,000 miles				\$ 17,817	\$ 0

Total

\$ 17,817

(Report also on Summary of Schedules.) (if applicatble, report also on Statistical Summary of Certain Liabilities and Related Data.)

\$ -

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES	S OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
C re	Commestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or esponsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 1 U.S.C. § 507(a)(1).
	Extensions of Credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but bfore the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
v	Vages, salaries, and commissions Vages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to ualifying independent sales representatives up to \$10,950 * per person earned within 180 days immediately preceding the filing of the original etition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
$\square$	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the essation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, nat were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other Debts Owed to Governmental Units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
L C	Commitments to maintain the capital of insured depository institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
$\square$ c	Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using Ilcohol. a drug. or another substance. 11 U.S.C. § 507(a)(10).

\* Amounts are subject to adjustment on April 10, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy / Debtor

#### SCHEDULE F - CREDITORS HOLDING UNSECURED NON-PRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

ᆫ								
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	H W J	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
1	BANK OF America Attn: Bankruptcy Dept. Po Box 1598 Norfolk VA 23501 Acct #: XXXXX1132			Dates: 2003-2009 Reason: Credit Card or Credit Use				\$ 4,252
2	BANK OF America Attn: Bankruptcy Dept. Po Box 1598 Norfolk VA 23501 Acct #: XXXXX1132			Dates: 2003-2010 Reason: Credit Card or Credit Use				\$ 7,515
3	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX1132			Dates: 2001-2009 Reason: Credit Card or Credit Use				\$ 1,123

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# Document Page 17 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Dianna Lynne Murphy / Debtor

In re

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOF	RIT	Y C	LA	IMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C A H	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
4	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX1132			Dates: 2000-2009 Reason: Credit Card or Credit Use				\$ 1,612
5	Capital One Attn: Bankruptcy Dept. Po Box 85520 Richmond VA 23285 Acct #: XXXXX1132			Dates: 2002-2009 Reason: Credit Card or Credit Use				\$ 5,083
6	Dr Ingrassia Attn: Bankruptcy Dept. 5668 E State street B600 Rockford IL 61108 Acct #: XXX293		Н	Dates: 2009 Reason: Medical Debt				\$ 600
7	Dr. N Hanif Attn: Bankruptcy Dept. 5668 E State B600 Rockford IL 61108 Acct #: 56293		Н	Dates: 2009 Reason: Medical Debt				\$ 1,400
8	Dr. S Mohiduan Attn: Bankruptcy Dept. 6090 Strathmoor Dr Ste 2 Rockford IL 61107 Acct #:		Н	Dates: 2009 Reason: Medical Debt				\$ 600
9	Equifax Attn: Bankruptcy Dept. PO Box 740241 Atlanta GA 30374 Acct #: XXXXX1132			Dates: 2010 Reason: Notice Only				\$ 0
10	Experian Attn: Bankruptcy Dept. PO Box 2002 Allen TX 75013 Acct #: XXXXX1132			Dates: 2010 Reason: Notice Only				\$ 0
				BSE (Official		CE\	(40)0	7) Page 2 of 3

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

**Dianna Lynne Murphy / Debtor** 

	SCHEDULE F - CREDITOR	RS	НО	LDING UNSECURED NON-PRIOR	RIT	Υ (	CL	AIMS
	Creditor's Name, Mailing Address Including Zip Code and Account Number (See Instructions Above)	Codebtor	C H M	Date Claim Was Incurred and Consideration For Claim. If Claim is Subject to Setoff, So State	Contingent	Unliquidated	Disputed	Amount of Claim
11	OSF Saint Anthony Medical Ctr Bankruptcy Dept 5510 E State Street Rockford IL 61108 Acct #: 7455038		Н	Dates: 9/15/2009 Reason: Medical/Dental Services				\$ 7,300
12	Rockford Anesthetology Attn: Bankruptcy Dept. PO BOX 4569 Rockford IL 61110 Acct #: 228038		Н	Dates: 2009 Reason: Medical Debt				\$ 2,400
13	Rockford Radiology Attn: Bankruptcy Dept. PO BOX 1790 Brookfield WI 53008 Acct #: RRA250391		Н	Dates: 2009 Reason: Medical Debt				\$ 2,100
14	Rockford UrologicalAssoc Attn: Bankruptcy Dept. 351 Executive Pkwy Rockford IL 61107 Acct #: XX1349		Н	Dates: 2009 Reason: Medical Debt				\$ 325
15	THD/CBSD Attn: Bankruptcy Dept. Po Box 6497 Sioux Falls SD 57117 Acct #: XXXXX1132			Dates: 2002-2009 Reason: Credit Card or Credit Use				\$ 2,751
16	Transunion Attn: Bankruptcy Dept. PO Box 1000 Chester PA 19022 Acct #: XXXXX1132			Dates: 2010 Reason: Notice Only				\$ 0

**Total Amount of Unsecured Claims** 

(Report also on Summary of Schedules)

\$ 37,061.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).



Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract. Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Non-Residential Real Property. State Contract Number or Any Government Contract.

[x] None

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor 's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

Name and Address of CoDebtor	Name and Address of the Creditor
Full Mana	
[x] None	

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## UNITED STATES BARRETT & COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

Bankruptcy Docket #:

#### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE ~ RELATIONSHIP AND AGE								
Status: Single	None								
to the second se	DEBTOR EMPLOYMENT	SPOUSE EMPLOYMENT							
Occupation:	LPN								
Name of Employer:	Anam Care								
Years Employed	3.5 years								
Employer Address:	1804 Sawyer Rd								
City, State, Zip	Rockford, IL 61072	,							

INCOME: (Estimate of average or projected monthly income at time case filed.)	DEBTOR	SPOUSE
1. Monthly Gross Wages, Salary, and commissions	\$ 2,608.34	\$ 0.00
(Prorate if not paid monthly.)  2. Estimated Monthly Overtime	\$ 0.00	\$ 0.00
3. SUBTOTAL	\$ 2,608.34	\$ 0.00
4. LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 525.59	\$ 0.00
b. Insurance	\$ 0.00	\$ 0.00
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify)  Pension: —	\$ 0.00	\$ 0.00
Voluntary 401 Contributions:	\$ 0.00	\$ 0.00
Child Support:	\$ 0.00	\$ 0.00
Life Insurance, Uniforrms, 401K Loan:	\$ 0.00	\$ 0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 525.59	\$ 0.00
S. TOTAL NET MONTHLY TAKE HOME PAY	\$ 2,082.75	\$ 0.00
7. Regular income from operation of business or profession or farm	\$ 0.00	\$ 0.00
B. Income from real property	\$ 0.00	\$ 0.00
). Interest and dividends	\$ 0.00	\$ 0.00
<ol> <li>Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.</li> </ol>	\$ 0.00	\$ 0.00
Social Security or government assistance (Specify)	\$ 0.00	\$ 0.00
12. Pension or retirement income	\$ 0.00	\$ 0.00
13. Other monthly income (Specify:) Sitting & &	\$ 246.67	\$ 0.00
Unemployment Income	\$ 0.00	\$ 0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	· .	·
5. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	\$ 2,329.42	\$ 0.00
16. COMBINED AVERAGE MONTHLY INCOME (Combine column totals fromline 15:	\$ 2,329.	42
there is only one debtor repeat total reported on line 15.)	enert also an Summary of Schedules and if a	

Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data.)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None** 

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## UNITED STATES BANKRUPT CYCOURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy / Debtor Bankruptcy Docket #:

SCHEDULE J - CURREN	NT EXPENSES OF I	NDIVIDUAL	DEBTOR(S)	
Complete this schedule by estimating the average monthly payments made bi-weekly, quarterly, semi-annually, or annually t	· ·	ebtor's family at time ca	se filed. Prorate any	
Check box if joint petition is filed & debtor's spouse maintains a	separate household. Complete a se	parate schedule of expe	enditures labeled "Spouse".	
Rent or home mortgage payment (include lot rent	ed for mobile home)			\$ -
a. Real Estate taxes included? [] Yes [x] N	·	ance included?	[] Yes [x] No	•
2. Utilities: a. Electricity and Heating Fuel				\$ 210.00
b. Water, Sewer, Garbage				\$ 125.00
c. Cellphone, Internet				\$ 125.00
d. Other Home Phone and Cable	Television			\$ 175.00
Home Maintenance (repairs and upkeep)				\$ 50.00
l. Food				\$ 425.00
5. Clothing				\$ 50.00
6. Laundry and Dry Cleaning				\$ -
7. Medical and Dental Expenses				\$ 100.00
B. Transportation (not including car payments)	Gas, Tolls/Parking, Fees/	Licenses. Repair	. Bus/Train	\$ 290.00
<ol><li>Recreation, Clubs and Entertainment, Newspaper</li></ol>		, ,	,	\$ 100.00
0. Charitable Contributions				\$ -
11. Insurance (not deducted from wages or included i	in home mortgage payments	s)		\$ -
a. Homeowner's or Renter's				\$ -
b. Life				
c. Health				\$-
d. Auto				\$ 78.00
e. Other				<b>\$</b> -
2. Taxes (not deducted from wages or included in ho				\$ -
(Specify) Federal or State Tax Repayments,				φ -
3. Installment Payments: (In Chapter 11, 12, and 13	cases, do not list payments	s to be included in	plan)	\$401.00
<ul><li>a. Auto</li><li>b. Reaffirmation Payments</li></ul>				\$ -
c. Other	\$-			\$-
4. Alimony, maintenance and support paid to others				<del>*</del> \$-
<ol><li>Payments for support of additional dependents no</li></ol>				\$-
6. Regular expenses from operation of business, pro		tailed statement)		\$ -
17. Other: Haircuts, Hygiene, Newspaper/Mag Eyecare, Meds Postage/Banki	s & Tuition, Books &	Childcare & Babysitting	Pet Care:	*
\$70.00 \$40.00	\$0.00	\$ -	\$ 70.00	\$180.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17.) the Stastical of Summary of Certain Liabilities and Related Da	Report also on Summary of Sched		·	\$ 2,309.00
Describe any increase/decrease in expenditures a     None		ne year following t	he filing this docume	ent:
20. STATEMENT OF MONTHLY NET INCOME	a. Average monthly inco	ome from Line 15	of Schedule I	\$ 2,329.42
	b. Average monthly exp	nenses from Line 1	8 ahove	\$ 2,309.00
	D. Average monthly exp	CHSCS HOTH LINE	O above	ψ <b>=</b> ,000.00
	c. Monthly net income (		o above	\$ 20.42

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy Debtor

Bankruptcy Docket #:

#### DECLARATION CONCERNING DEBTOR'S SCHEDULES

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

X Date & Sign Dated: 01/13/2010 /s/ Dianna Lynne Murphy **Dianna Lynne Murphy** 

if joint case, both spouses must sign. If NOT a joint case the joint debtor will NOT appear.

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

#### DECLARATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. 110)

Non-Attorney Petition Preparers were NOT used to prepare any portion of this petition. All documents were produced by the Law Offices of Peter Francis Geraci.

THIS SECTION ONLY APPLIES TO PETITION PREPARERS AND HAS NOTHING TO DO WITH THIS CASE

#### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF A CORPORATION OR PARTNERSHIP

This is a personal bankruptcy for an individual(s) and **NOT** a corporation or partnership.

THIS SECTION ONLY APPLIES TO CORPORTATIONS & PARTNERSHIPS AND HAS NOTHING TO DO WITH THIS CASE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filling of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
2010: \$0	employment
2009: \$27,689	
2008: \$35,757	
2010: \$0	<b>Business Income</b>
2009: \$5,595	
2008: \$3 869	

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# Document Page 25 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

Cincinnati OH 45201

	STATEMENT OF FIN	ANCIAL AFFAIRS	
Spouse			
AMOUNT	SOURCE		
02. INCOME OTHER THAN FROM	I EMPLOYMENT OR OPERATION OF BUSI	NESS:	
the two years immediately precedir spouse separately. (Married debtor	ed by the debtor other than from employment ing the commencement of this case. Give part is filing under chapter 12 or chapter 13 must in parated and a joint petition is not filed.)	iculars. If a joint petition is filed, state inco	ome for each
AMOUNT	SOURCE		
Spouse AMOUNT	SOURCE		
03. PAYMENTS TO CREDITORS:			
Complete a. or b. as appropriate, a	nd c.		
services, and other debts to any crovalue of all property that constitutes that were made to a creditor on accordan approved nonprofit budgeting an	PR(S) WITH PRIMARILY CONSUMER DEBT editor made within 90 days immediately process or is affected by such transfer is not less the count of a domestic support obligation or as pand creditor counseling agency. (Married debt is whether or not a joint petition is filed, unless	peeding the commencement of this case if an \$600.00. Indicate with an asterisk (*) a part of an alternative repayment schedule ors filing under chapter 12 or chapter 13	the aggregate any payments under a plan by must include
Name and Address	Dates of	Amount	Amount
of Creditor	Payments	Paid	Still Owing

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

for Whose Benefit Property

was Seized

#### STATEMENT OF FINANCIAL AFFAIRS b. DEBTOR WHOSE DEBTS ARE NOT PRIMARILY CONSUMER DEBTS: List each payment or other transfer to any creditor made with 90 Χ days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000 (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by each or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address Dates of Amount Paid or Value of Transfers Still Owing of Creditor Payment/Transfers c. ALL DEBTORS: List all payments made within 1 year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments be either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name & Address of Creditor Dates Amount Paid or Value of Amount & Relationship to Debtor of Payments Transfers Still Owing 04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXECUTIONS, GARNISHMENTS AND ATTACHMENTS: List all lawsuits & administrative proceedings to which the debtor is or was a party within 1 (one) year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) **CAPTION OF NATURE** COURT **STATUS** OF AGENCY OF SUIT AND OF DISPOSITION CASE NUMBER **PROCEEDING** AND LOCATION 04b. WAGES OR ACCOUNTS GARNISHED: Describe all property that has been attached, garnished or seized under any legal or equitable process within (1) one year preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.) Name and Address of Person Date Description

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of

Seizure

and Value

of Property

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

05. REPOSSESSION, FORECLOSURES AND RETURNS:

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller Date of Repossession, Foreclosure Sale, Transfer or Return Description and Value of Property

NONE

06. ASSIGNMENTS AND RECEIVERSHIPS:

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee Date of Terms of Assignment or Settlement

signee Assignment

NONE

Х

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one (1) year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian Name & Location of Court Case Title & Number Date of Order Description and Value of Property

NONE

X

07. GIFTS:

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person

Relationship to Debtor,

Date of Description and Value

Organization

If Any

Gift

of Gift

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### STATEMENT OF FINANCIAL AFFAIRS

NONE

08. LOSSES:

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Description of Circumstances and, Date
Value if Loss Was Covered in Whole or in of
of Property Part by Insurance, Give Particulars Loss

#### 09. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY:

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one (1) year immediately preceding the commencement of this case.

Name and Date of Payment, Amount of Money or Address Name of Payer if Description and of Payee Other Than Debtor Value of Property

Law Offices of Peter 01/2010 Payment/Value:

Francis Geraci 55 E Monroe St Suite#3400 Chicago,IL 60603

09a. PAYMENTS RELATED TO DEBT COUNSELING OR BANKRUPTCY: List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within 1 year immediately preceding the commencement of this case.

Name andDate of Payment,<br/>Name of Payer ifAmount of Money or<br/>description and<br/>Value of Propertyof PayeeOther Than DebtorValue of Property

MMI/CCCS 9009 W. Loop S. Houston, TX 77096 Phone 866.983.2227 2010 \$50.00

1.500.00

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

STATEMENT	OF	FINANCIAL	AFFAIRS

NONE

#### 10. OTHER TRANSFERS

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security with two (2) years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of . Describe Property

Transferee, Relationship . Transferred and
to Debtor Date Value Received

NONE

10b. List all property transferred by the debtor within ten (10) years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Name of Date(s) Amount and Date
Trust or of of Sale or
other Device Transfer(s) Closing

NONE

#### 11. CLOSED FINANCIAL ACCOUNTS:

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one (1) year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and
 Type of Account, Last Four Digits
 Amount and

 Address of
 of Account Number, and Amount of
 Date of Sale or

 Institution
 Final Balance
 Closing

NONE

#### 12. SAFE DEPOSIT BOXES:

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

 Name and Address of Bank or Other Depository
 Names & Addresses of Those With or Other Depository
 Description of Contents
 Date of Transfer or Surrender, if Any

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In re

Dianna Lynne Murphy, Debtor

	STATEMENT OF FIN	ANCIAL AFFAIRS	
3. SETOFFS:			
f this case. (Married debtors filing t		of the debtor within 90 days preceding the or information concerning either or both spour is not filed.)	
Name and Address of Creditor	Date of Setoff	Amount of Setoff	
4. LIST ALL PROPERTY HELD FO	DR ANOTHER PERSON:		
ist all property owned by another p	erson that the debtor holds or controls.		
Name and Address	Description and	Location	
of Owner	Value of Property	of Property	
5. PRIOR ADDRESS OF DEBTOR	R(S):		
` '		ement of this case, list all premises which the e. If a joint petition is filed, report also any s	
Address	Name Used	Dates of Occupancy	
7.00.000		Сосориноу	
6. SPOUSES and FORMER SPOU	JSES:		
ouisiana, Nevada, New Mexico, Pu	uerto Rico, Texas, Washington, or Wisconsi	or territory (including Alaska, Arizona, Califo n) within eight (8) years immediately preced y former spouse who resides or resided with	ing the

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

number.

Name and Address of

Governmental Unit

17. ENVIRONMENTAL INFORM	ATION:		
For the purpose of this question,	the following definitions apply:		
toxic substances, wastes or mate	federal, state, or local statute or regulation regularial into the air, land, soil surface water, ground we the cleanup of the these substances, wastes, or	vater, or other medium, including, but	
"Site" means any location, facility operated by the debtor, including.	or property as defined under any Environmenta but not limited to, disposal sites.	I Law, whether or not presently or form	merly owned or
"Hazardous material" means anyt	hing defined as a hazardous waste, hazardous o	or toxic substances, pollutant, or conta	aminant, etc. under
17a. List the name and address o	f every site for which the debtor has received no	tice in writing by a governmental unit	that it may be liable
	f every site for which the debtor has received no lation of an Environmental Law. Indicate the gov		<u>-</u>
or potentially liable under or in vic	•		<u>-</u>
or potentially liable under or in vic Environmental Law:	lation of an Environmental Law. Indicate the gov	rernmental unit, the date of the notice,	, and, if known, the
or potentially liable under or in vio Environmental Law: Site Name and Address	olation of an Environmental Law. Indicate the governmental Law	Pernmental unit, the date of the notice,  Date  of Notice	, and, if known, the Environmenta Law
or potentially liable under or in vio Environmental Law:  Site Name and Address  17b. List the name and address of	lation of an Environmental Law. Indicate the gov Name and Address	Date of Notice	, and, if known, the Environmenta Law
or potentially liable under or in vio Environmental Law:  Site Name and Address  17b. List the name and address of	Name and Address of Governmental Unit	Date of Notice	Environmenta Law  Hazardous  Environmenta
or potentially liable under or in vio Environmental Law:  Site Name and Address  17b. List the name and address of Material. Indicate the government	Name and Address of Governmental Unit  f every site for which the debtor provided notice al unit to which the notice was sent and the date	Date of Notice  to a governmental unit of a release of of the notice.	and, if known, the  Environmenta Law  Hazardous

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Status of

Disposition

Docket

Number

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

Name & Last Four Digits of

Soc. Sec. No./Complete EIN or

	20
STATEMENT OF FINANCIAL AFFAIR	~ ~

NONE
v

#### 18 NATURE, LOCATION AND NAME OF BUSINESS

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six (6) years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six (6) years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six (6) years immediately preceding the commencement of this case.

Other TaxPayer I.D. No.	Address	Business	Ending Dates
h Identify any hysiness listed in a	ubdivision a., above, that is "single asset real	entate" as defined in 11 LISC 101	
b. Identity any business listed in st	above, that is single asset real	estate as defined in 11 030 101.	
Name	Address		
INdiffe	Address		

Nature

of

Beginning

and

NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. BOOKS, RECORDS AND FINANCIAL STATEMENTS:

List all bookkeepers and accountants who within two (2) years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name	Dates Services
and Address	Rendered

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# Document Page 33 of 40 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

	STATEMENT OF FIN		
	s who within two (2) years immediately preceding red a financial statement of the debtor.	the filing of this bankruptcy case have audited the bool	ks of
Name	Address	Dates Services Rendered	
	who at the time of the commencement of this cases who at count and records are not available, explain	e were in possession of the books of account and recoin.	ords
Name	Address		
	is, creditors and other parties, including mercantile (2) years immediately preceding the commencer	and trade agencies, to whom a financial statement wanent of this case.	ıs
Name and Address	Date Issued		
0. INVENTORIES			
ist the dates of the last two in the dollar amount and basis of		person who supervised the taking of each inventory, ar	nd
Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (specify cost, market of other basis)	
		5466)	
. List the name and address o	of the person having possession of the records of	each of the inventories reported in a., above.	
Date of Inventory	Name and Addresses of Custodian of Inventory Records		
21. CURRENT PARTNERS, (	DFFICERS, DIRECTORS AND SHAREHOLDERS	:	
. If the debtor is a partnership	o, list nature and percentage of interest of each me	ember of the partnership.	
Name and Address	Nature of Interest	Percentage of Interest	

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In re

Dianna Lynne Murphy, Debtor

	STATEMENT OF FI	NANCIAL AFFAIRS	
21b. If the debtor is a corporation. list al	I officers & directors of the corporatio	n; and each stockholder who directly or ind	irectly owns,
controls, or holds 5% or more of the vot	•		,
Name		Nature and Percentage of	
and Address	Title	Stock Ownership	
2. FORMER PARTNERS, OFFICERS	, DIRECTORS AND SHAREHOLDEF		
f the debtor is a partnership, list the nat	ure and percentage of partnership int	erest of each member of the partnership.	
		Date of	
Name	Address	Withdrawal	
Name and Address	Title	Date of Termination	
22 WITHDDAWALS FROM A DARTNE	RSHIP OR DISTRIBUTION BY A CC	DPORATION:	
3. WITHDRAWALS FROM A PARTINE		A CIVATION.	
f the debtor is a partnership or corporal orm, bonuses, loans, stock redemption	ion, list all withdrawals or distributions	s credited or given to an insider, including or credited or given to an insider, including or creditately precedents.	•
f the debtor is a partnership or corporal orm, bonuses, loans, stock redemption	ion, list all withdrawals or distributions	s credited or given to an insider, including or erquisite during one year immediately prece Amount of Money or	•
f the debtor is a partnership or corporat orm, bonuses, loans, stock redemption commencement of this case.	ion, list all withdrawals or distributions s, options exercised and any other pe	s credited or given to an insider, including or credited or given to an insider, including or creditately precedence.	•
f the debtor is a partnership or corporat orm, bonuses, loans, stock redemption commencement of this case.  Name and Address of Recipient, Relationship to Debtor	ion, list all withdrawals or distributions s, options exercised and any other pe Date and Purpose of	s credited or given to an insider, including or erquisite during one year immediately prece Amount of Money or Description and value of	•
f the debtor is a partnership or corporatorm, bonuses, loans, stock redemption commencement of this case.  Name and Address of Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUP:  If the debtor is a corporation, list the nator tax purposes of which the debtor has	ion, list all withdrawals or distributions s, options exercised and any other pe  Date and Purpose of Withdrawal	s credited or given to an insider, including or erquisite during one year immediately prece Amount of Money or Description and value of	onsolidated group
f the debtor is a partnership or corporation, bonuses, loans, stock redemption commencement of this case.  Name and Address of Recipient, Relationship to Debtor  24. TAX CONSOLIDATION GROUP:	ion, list all withdrawals or distributions s, options exercised and any other pe  Date and Purpose of Withdrawal	s credited or given to an insider, including of erquisite during one year immediately precedent and a second of the parent corporation of any contents of the parent corporation of any contents.	onsolidated group

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

#### STATEMENT OF FINANCIAL AFFAIRS

X

25. PENSION FUNDS:

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six (6) years immediately preceding the commencement of the case.

Name of Pension Fund TaxPayer Identification Number (EIN)

#### **DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachment thereto and that they are true and correct.

Dated: 01/13/2010

/s/ Dianna Lynne Murphy

**Dianna Lynne Murphy** 

X Date & Sign

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18
U.S.C. Sections 152 and 3571

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### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dated:

01/13/2010

Dianna Lynne Murphy / Debtor

#### **DEBTOR'S STATEMENT OF INTENTION**

PART A - Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

Property No. 1		
Creditor's Name: <b>US BANK</b> Attn: Bankruptcy Dept. Po Box 5227 Cincinnati OH 45201	Describe Property Securing Debt: US BANK - 2008 Jeep Compass with over 47,0	00 miles
Property will be (check one):		
□Surrendered	■Retained	
If retaining the property, I intend to <i>(che</i>	eck at least one):	
☐Redeem the property		
■Reaffirm the debt		
□Other. Explain 522(f)).	(for example, avoid lie	n using 110 U.S.C. §
Property is (check one):		
■Claimed as exempt	□Not claimed as exempt	of Part R must
PART B - Personal property so be completed for each unexpi	ubject to unexpired leases. (All three columns red lease. Attach additional pages if necessary  Describe Property Securing Debt:	Lease will be
PART B - Personal property se	ubject to unexpired leases. (All three columns red lease. Attach additional pages if necessary	y.)

/s/ Dianna Lynne Murphy

**Dianna Lynne Murphy** 

X Date & Sign

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#### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Dianna Lynne Murphy, Debtor

Bankruptcy Docket #:

\$0

#### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR - 2016B

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

The compensation paid or promised by the Debtor(s), to the undersigned, is as follows: \$1,500 For legal services, Debtor(s) agrees to pay and I have agreed to accept \$1,500 Prior to the filing of this Statement, Debtor(s) has paid and I have received The Filing Fee has been paid. **Balance Due** 

The source of the compensation paid to me was:

Debtor(s) Other: (specify)

The source of compensation to be paid to me on the unpaid balance, if any, remaining is:

Debtor(s) Other: (specify)

The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

- The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.
- The Service rendered or to be rendered include the following:
- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- Representation of the client at the first scheduled meeting of creditors.
- Advice as required.
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include missed court dates & amendments to schedules, contested matters, motions, objections to discharge or other matters except the first meeting of creditors.

#### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Respectfully Submitted,

/s/ Jason K. Nielson 01/13/2010 Dated:

> Attorney Name: Jason K. Nielson LAW OFFICES OF PETER FRANCIS GERACI 55 E. Monroe Street #3400 Chicago IL 60603 312.332.1800 (PH) 312.332.6354 (FAX)

Bar No: IL 6288458

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## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

Dianna Lynne Murphy, Debt
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#### **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 01/13/2010

/s/ Dianna Lynne Murphy
Dianna Lynne Murphy

X Date & Sign

<sup>\*</sup> Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

#### UNITED STATES BANKRUPTCY COURT

#### NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointlyaddressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

#### Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

I (We), the debtor(s), affirm that I (we) have received and read this notice.

/s/ Dianna Lynne Murphy

**Dianna Lynne Murphy** 

Sign & Date Here

Sign & Date Here

Dated: 01/13/2010

01/13/2010

Dated:

/s/ Jason K. Nielson

Attorney: Jason K. Nielson Bar No: IL 6288458